

<i>SERFF Tracking Number:</i>	<i>BEUW-125791580</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>StarNet Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>AR-OSP-CP-FM-2008-01</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Outdoor Specialty Program</i>		
<i>Project Name/Number:</i>	<i>Outdoor Specialty Program - Initial Filing/AR-OSP-CP-FM-2008-01</i>		

## Filing at a Glance

Company: StarNet Insurance Company	SERFF Tr Num: BEUW-125791580	State: Arkansas
Product Name: Outdoor Specialty Program	SERFF Status: Closed	State Tr Num: EFT \$50
TOI: 01.0 Property	Co Tr Num: AR-OSP-CP-FM-2008-01	State Status: Fees verified and received
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
Filing Type: Form	Authors: Ryan Boulware, Donald Harrison, Lawrence Whalley	Disposition Date: 09/03/2008
	Date Submitted: 08/29/2008	Disposition Status: Approved
Effective Date Requested (New): On Approval		Effective Date (New): 09/03/2008
Effective Date Requested (Renewal): On Approval		Effective Date (Renewal):
State Filing Description:		

## General Information

Project Name: Outdoor Specialty Program - Initial Filing	Status of Filing in Domicile: Not Filed
Project Number: AR-OSP-CP-FM-2008-01	Domicile Status Comments:
Reference Organization: ISO	Reference Number: various - please refer to filing description
Reference Title: various - please refer to filing description	Advisory Org. Circular: various - please refer to filing description
Filing Status Changed: 09/03/2008	Deemer Date:
State Status Changed: 09/03/2008	
Corresponding Filing Tracking Number: AR-OSP-CP-RARU-2008-01 (desk)	
Filing Description:	
StarNet Insurance Company is introducing a new Program which will provide coverage for exposures associated with Guide and Outfitter operations. In addition to Guide and Outfitters, this Program will also cover Rod and Gun Clubs, Target Ranges, Hunting Preserves, and other associated exposures.	

<i>SERFF Tracking Number:</i>	<i>BEUW-125791580</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>StarNet Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>AR-OSP-CP-FM-2008-01</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Outdoor Specialty Program</i>		
<i>Project Name/Number:</i>	<i>Outdoor Specialty Program - Initial Filing/AR-OSP-CP-FM-2008-01</i>		

The forms consist of company developed declaration pages to be used in conjunction with the Insurance Services Office (ISO) forms portfolio. We are hereby adopting by reference, all ISO policy forms, endorsements and related forms currently approved for use in your state for this line of business that have been filed by ISO. Additionally, the company developed declaration pages are being submitted as a part of this filing package for your review and approval along with any company-specific, proprietary endorsements.

This is a program-specific filing ("Outdoor Specialty Program") based on the material being adopted and submitted at this time. We will not be automatically adopting future ISO filings of forms and therefore, we will ask ISO to add this Program to their "exception report" effective with your approval of this filing to override filing authorization in the future.

We respectfully request an effective date upon your approval. Under the filing laws of your state for this line of business, it has been determined that the rate/rule portion of the filing is a desk filing and will be handled as such with an even effective date to match your acknowledgement/approval of this submission.

Please note that this filing is mutually exclusive to all other Programs filed and approved on behalf of StarNet Insurance Company. All other filed and approved Programs for StarNet Insurance Company remain of file without change.

Please contact me directly if you have any questions regarding this submission. Thank you.

## Company and Contact

### Filing Contact Information

Donald Harrison, State Filings Manager	DHarrison@bupllc.com
215 Shuman Blvd., Ste. 200	(630) 210-0351 [Phone]
Naperville, IL 60563	(630) 210-0377[FAX]

### Filing Company Information

StarNet Insurance Company	CoCode: 40045	State of Domicile: Delaware
215 Shuman Blvd., Suite 200	Group Code: 98	Company Type: Stock
Naperville, IL 60563	Group Name: W.R. Berkley Corporation	State ID Number:
(630) 210-0360 ext. [Phone]	FEIN Number: 22-3590451	

<i>SERFF Tracking Number:</i>	<i>BEUW-125791580</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>StarNet Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>AR-OSP-CP-FM-2008-01</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Outdoor Specialty Program</i>		
<i>Project Name/Number:</i>	<i>Outdoor Specialty Program - Initial Filing/AR-OSP-CP-FM-2008-01</i>		

-----

SERFF Tracking Number: BEUW-125791580 State: Arkansas  
Filing Company: StarNet Insurance Company State Tracking Number: EFT \$50  
Company Tracking Number: AR-OSP-CP-FM-2008-01  
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)  
Product Name: Outdoor Specialty Program  
Project Name/Number: Outdoor Specialty Program - Initial Filing/AR-OSP-CP-FM-2008-01

## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
StarNet Insurance Company	\$50.00	08/29/2008	22207221

SERFF Tracking Number:	BEUW-125791580	State:	Arkansas
Filing Company:	StarNet Insurance Company	State Tracking Number:	EFT \$50
Company Tracking Number:	AR-OSP-CP-FM-2008-01		
TOI:	01.0 Property	Sub-TOI:	01.0001 Commercial Property (Fire and Allied Lines)
Product Name:	Outdoor Specialty Program		
Project Name/Number:	Outdoor Specialty Program - Initial Filing/AR-OSP-CP-FM-2008-01		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	09/03/2008	09/03/2008

<i>SERFF Tracking Number:</i>	<i>BEUW-125791580</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>StarNet Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>AR-OSP-CP-FM-2008-01</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Outdoor Specialty Program</i>		
<i>Project Name/Number:</i>	<i>Outdoor Specialty Program - Initial Filing/AR-OSP-CP-FM-2008-01</i>		

## Disposition

Disposition Date: 09/03/2008

Effective Date (New): 09/03/2008

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: BEUW-125791580 State: Arkansas

Filing Company: StarNet Insurance Company State Tracking Number: EFT \$50

Company Tracking Number: AR-OSP-CP-FM-2008-01

TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Product Name: Outdoor Specialty Program

Project Name/Number: Outdoor Specialty Program - Initial Filing/AR-OSP-CP-FM-2008-01

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	ENDORSEMENT – EQUIPMENT BREAKDOWN COVERAGE	Approved	Yes
Form	ENDORSEMENT – PROPERTY ENHANCEMENT	Approved	Yes
Form	ENDORSEMENT – RENTAL REIMBURSEMENT COVERAGE	Approved	Yes
Form	ENDORSEMENT – GUIDED EVENT CANCELLATION COVERAGE	Approved	Yes
Form	COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS PAGE	Approved	Yes
Form	COMMERCIAL PROPERTY POLICY DECLARATIONS	Approved	Yes
Form	COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS	Approved	Yes

SERFF Tracking Number: BEUW-125791580 State: Arkansas

Filing Company: StarNet Insurance Company State Tracking Number: EFT \$50

Company Tracking Number: AR-OSP-CP-FM-2008-01

TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Product Name: Outdoor Specialty Program

Project Name/Number: Outdoor Specialty Program - Initial Filing/AR-OSP-CP-FM-2008-01

## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	ENDORSEMENT – EQUIPMENT BREAKDOWN COVERAGE	CP 75 21	06 08	Endorsement/Amendment/Conditions	New	0.00	CP 75 21 06 08 Endorsement - Equipment Breakdown Coverage.pdf
Approved	ENDORSEMENT – PROPERTY ENHANCEMENT	CP 75 22	07 08	Endorsement/Amendment/Conditions	New	0.00	CP 75 22 07 08 Endorsement - Property Enhancement.pdf
Approved	ENDORSEMENT – RENTAL REIMBURSEMENT COVERAGE	CP 75 34	06 08	Endorsement/Amendment/Conditions	New	0.00	CP 75 34 06 08 Endorsement - Rental Reimbursement Coverage.pdf
Approved	ENDORSEMENT – GUIDED EVENT CANCELLATION COVERAGE	CP 75 43	06 08	Endorsement/Amendment/Conditions	New	0.00	CP 75 43 06 08 Endorsement - Guided Event Cancellation Coverage.pdf
Approved	COMMERCIAL PROPERTY	CP DS 77 03	05 08	Declaration	New s/Schedule	0.00	CP DS 77 03 05 08



SERFF Tracking Number:	BEUW-125791580	State:	Arkansas
Filing Company:	StarNet Insurance Company	State Tracking Number:	EFT \$50
Company Tracking Number:	AR-OSP-CP-FM-2008-01		
TOI:	01.0 Property	Sub-TOI:	01.0001 Commercial Property (Fire and Allied Lines)
Product Name:	Outdoor Specialty Program		
Project Name/Number:	Outdoor Specialty Program - Initial Filing/AR-OSP-CP-FM-2008-01		

COVERAGE  
PART  
DECLARATIONS  
PAGE

Commercial  
Property  
Coverage  
Part  
Declarations.  
pdf

Approved	COMMERCIAL PROPERTY POLICY DECLARATIONS	CP DS 77 08 08 06	Declaration New s/Schedule	0.00	CP DS 77 06 08 08 Commercial Property Policy Declarations. pdf
----------	--	----------------------	-------------------------------	------	--

Approved	COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTA L DECLARATIONS	CP DS 77 06 08 11	Declaration New s/Schedule	0.00	CP DS 77 11 06 08 Commercial Property Supplement al Declarations. pdf
----------	--	----------------------	-------------------------------	------	--



## ENDORSEMENT – EQUIPMENT BREAKDOWN COVERAGE

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement changes coverage provided by the following:

### COMMERCIAL PROPERTY COVERAGE PART

**A. Coverage** – We will pay for loss or damage to Covered Property at described premises caused directly by “equipment breakdown”.

**1. Additional Coverages** – The following Additional Coverages are deleted and replaced with the following:

**d. Pollutant Clean Up and Removal** – We will pay for the Pollutant Clean Up and Removal for loss resulting from an “equipment breakdown”. The most we will pay for the Pollutant Clean Up and Removal is **\$50,000** unless a higher limit is provided by an endorsement to the property form for which this endorsement is attached. In that case, whichever limit is greater will apply.

This Additional Coverage does not apply to costs to test for, monitor, or assess the existence, concentration or effects of “pollutants”. However, we will pay for testing which is performed in the course of extracting “pollutants” from the land or water.

**2. Additional Coverages** – The following Additional Coverages are added:

**a. Expediting Expenses** – We will pay for the reasonable extra cost to:

- (1) Make temporary repairs;
- (2) Expedite permanent repairs; and
- (3) Expedite permanent replacement

Reasonable extra cost means “the extra cost of temporary repair and of expediting the repair of such damaged equipment of the insured, including overtime and the extra cost of express or other rapid means of transportation”. This is a part of the applicable limit of insurance.

**b. Refrigerant Contamination** – We will pay the loss from contamination by a refrigerant used in refrigerating, cooling, or humidity control equipment at the described premises caused directly by “equipment breakdown”

The most we will pay for loss or damage under this Additional Coverage is **\$50,000** unless a higher limit is provided by an endorsement to the property form for which this endorsement is attached. In that case, whichever limit is greater will apply.

**c. Spoilage** – We will pay for loss of “perishable goods” due to spoilage resulting from lack of power, light, heat, steam, or refrigeration caused by an “equipment breakdown” to Covered Property, which are:

- (1) Located on or within one hundred (100) feet of your described premises; and
- (2) Owned by you, the building owner, at your described premises, or owned by a public utility.

However, we will not pay for any loss, damage, cost or expense directly caused by, contributed to by, resulting from or arising out of the following causes of loss:

- (1) Fire, lightning, combustion explosion;
- (2) Windstorm or hail;
- (3) Weight of snow, ice or sleet;
- (4) Falling objects;
- (5) Smoke;
- (6) Aircraft or vehicles;

## ENDORSEMENT – EQUIPMENT BREAKDOWN COVERAGE

- (7) Riot or civil commotion;
- (8) Vandalism;
- (9) Sinkhole collapse;
- (10) Volcanic action,;
- (11) Leakage from fire extinguishing equipment;
- (12) Water and water damage;
- (13) Earth movement; or
- (14) Flood.

The most we will pay for loss or damage under this Additional Coverage is **\$50,000** unless a higher limit is provided by an endorsement to the property form for which this endorsement is attached. In that case, whichever limit is greater will apply.

**d. Service Interruption** – Any insurance provided in this Coverage Part for Business Income, Extra Expense, or Spoilage is extended to apply to your loss, damage or expense caused by an “equipment breakdown” to equipment that is owned by a utility, landlord, or other supplier with whom you have a contract to supply you with any of the following services:

- (1) Electrical power;
- (2) Waste disposal;
- (3) Air conditioning, refrigeration, or heating;
- (4) Natural gas or town gas;
- (5) Compressed air;
- (6) Water;
- (7) Steam;
- (8) Internet access;
- (9) Telecommunications services, wide area networks, or data transmission.

The equipment must meet the definition of “equipment breakdown” except it is not Covered Property.

**B. Exclusions** – All of the Exclusions found in the Causes of Loss – Special Form apply except the following:

The following Exclusions are deleted:

- a. Exclusion B., 2., a. Artificially generated electrical current is entirely deleted.
- b. Exclusion B., 2., e., Explosion of steam boilers, steam pipes, steam engines or steam turbines owned or leased by you, or operated under your control is entirely deleted.
- c. Exclusion B., 2., d., (6) Mechanical breakdown, including rupture or bursting caused by centrifugal force is entirely deleted.

The last paragraph of exclusion B.2.d. is entirely deleted and replaced with the following:

However, if an excluded cause of loss that is listed in paragraphs **2, d, (1)** through **(7)** results in an “equipment breakdown” we will pay for the loss or damage caused by that “equipment breakdown”.

**C. Limitations** – Causes of Loss – Special Form – Item C., Limitations 1, a, Steam Boilers and steam piping and 1, b, Hot Water Boilers do not apply to “equipment breakdown”.

## ENDORSEMENT – EQUIPMENT BREAKDOWN COVERAGE

**D. Additional Conditions** – In addition to the Commercial Property Conditions and the other Conditions of this Coverage Part the following Additional Conditions are added:

1. **Suspension** – Whenever Covered Property is found to be in, or exposed to, a dangerous condition, any of our representatives may immediately suspend the insurance against loss to that Covered Property for “equipment breakdown”. Coverage can be suspended and possibly reinstated by delivering or mailing a written notice of suspension / coverage reinstatement to:

Your last known address; or the address where the property is located.

If we suspend your insurance, you will get a pro rata refund of premium. However, the suspension will be effective even if we have not yet made or offered a refund.

2. **Jurisdictional Inspections** – If any Covered Property under this endorsement requires inspection to comply with state, county, or municipal boiler and pressure vessel regulations, we agree to perform such inspection on your behalf. We do not warrant that conditions are safe or healthful.
3. **Environmental, Safety, and Efficiency Improvements** – If Covered Property requires replacement due to an “equipment breakdown”; we will pay your additional cost to replace with equipment that is better for the environment, safer, or more efficient than the equipment being replaced. However, we will not pay more than one hundred and twenty-five (125) percent of what the cost would have been to repair or replace with like kind and quality. This Condition does not apply to any property to which Actual Cash Value applies

**E. Definitions** – The following definitions are added

1. **“Equipment breakdown”** means:

a. Physical loss or damage both originating within:

- (1) Boilers, fired or unfired pressure vessels, vacuum vessels, and pressure piping, all normally subject to vacuum or internal pressure other than static pressure of contents, excluding:

(a) Waste disposal piping;

(b) Any piping forming part of a fire protective system;

(c) Furnaces; and

(d) Any water piping other than:

i Boiler feed water piping between the feed pump and the boiler;

ii Boiler condensate return piping; or

iii water piping forming part of a refrigerating or air conditioning system used for cooling, humidifying or space heating purposes.

(2) All mechanical, electrical, electronic, or fiber optic equipment; and

b. Caused by, resulting from, or consisting of:

(1) Mechanical breakdown;

(2) Electrical or electronic breakdown; or

(3) Rupture, bursting, bulging, implosion, or steam explosion.

However, “equipment breakdown” does not mean physical loss or damage directly caused by or resulting from any of the following; however if loss or damage not otherwise excluded results, then we will pay for such resulting damage:

(1) Wear and Tear;

## ENDORSEMENT – EQUIPMENT BREAKDOWN COVERAGE

- (2) Rust or other corrosion, decay, deterioration, hidden or latent defect, "fungi", wet or dry rot, bacteria or any other quality in property that causes it to damage or destroy itself;
- (3) Smog;
- (4) Settling, cracking, shrinking or expansion;
- (5) Nesting or infestation, or discharge or release of waste products or secretions, by birds, rodents, or other animals;
- (6) Any accident, loss, damage, cost, claim, or expense, whether preventative, remedial, or otherwise, directly or indirectly arising out of or relating to the recognition, interpretation, calculation, comparison, differentiation, sequencing, or processing of data by any computer system including any hardware, programs, or software;
- (7) Scratching and marring;
- (8) Loss, damage, cost, or expense directly caused by, contributed to by, resulting from, or arising out of the following causes of loss:
  - (a) Fire, lightning, combustion explosion;
  - (b) Windstorm or hail;
  - (c) Weight of snow, ice or sleet;
  - (d) Falling objects;
  - (e) Smoke;
  - (f) Aircraft or vehicles;
  - (g) Riot or civil commotion;
  - (h) Vandalism;
  - (i) Sinkhole collapse;
  - (j) Volcanic action;
  - (k) Leakage from fire extinguishing equipment;
  - (l) Water and water damage;
  - (m) Earth movement; or
  - (n) Flood.

2. **"Perishable goods"** means personal property maintained under controlled conditions for its preservation and susceptible to loss or damage if the controlled conditions change.

**F. Definitions – Causes of Loss – Special Form** - the following is added to definition "specified causes of loss":

"Specified causes of loss" also means "equipment breakdown".

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

## ENDORSEMENT – PROPERTY ENHANCEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

### COMMERCIAL PROPERTY COVERAGE PART

Each of the following additional coverages enhances, amends, or adds to coverages already found in the Coverage Part. These enhancements and additions are limited to the Limit of Insurance shown in the Schedule below. Each of these coverages share all the exclusions, definitions, deductible, conditions, and limitations expressed in Coverage Part. Some of these Additional Coverages may contain additional terms, conditions, or exclusions specific to that Additional Coverage. Some of these Additional Coverages have defined words and phrases, shown by quotation marks, which differ from the rest of the Coverage Part. See Section II – Definitions. None of these Additional Coverages change, modify, or increase any of the Limitations contained in this Coverage Part unless specifically stated in the Additional Coverage.

#### SCHEDULE:

DESCRIPTION OF COVERAGE:	Limit of Insurance:	How Limits Apply:
<b>A Newly Acquired or Constructed Property</b>	\$ 250,000	Per occurrence
<b>B Personal Effects and Property of Others</b>	\$ 3,500 \$ 5,000	Per occurrence Per occurrence
<b>C “Fine Arts”</b>	\$ 5,000 \$ 1,000	Per occurrence Per “fine art”
<b>D Valuable Papers and Records</b>	\$ 5,000	Per occurrence
<b>E Personal Property Off-Premises</b>	\$ 15,000	Per occurrence
<b>F Outdoor Property (maximum limit of \$250 for any one tree or shrub)</b>	\$ 2,500	Per occurrence
<b>G “Outdoor Trees, Shrubs, Plants, and Lawns” including Debris Removal Expense</b>	\$ 2,500	Per occurrence
<b>H Electronic Data</b>	\$ 5,000	Per occurrence
<b>I Accounts Receivable Records</b>	\$ 10,000	Per occurrence
<b>J Property in Transit</b>	\$ 7,500	Per occurrence
<b>K “Salespersons Samples”</b>	\$ 10,000	Per occurrence
<b>L Fire Protective Equipment Refills</b>	\$ 1,000	Per occurrence
<b>M Professional Fees</b>	\$ 5,000	Per occurrence
<b>N Spoilage Coverage – “Perishable Stock”</b>	\$ 2,500	Per occurrence
<b>O Ordinance or Law Coverage</b>	Included	
<b>A. Loss to the Undamaged Portion of the Building</b>	\$	Per occurrence
<b>B. Demolition Cost Coverage</b>	\$ 25,000	Per occurrence
<b>C. Increased Cost of Construction</b>		
<b>P Indoor and Outdoor Signs, attached or unattached</b>	\$ 5,000	Per occurrence
<b>Q Service Interruption – Off-Premises Damage</b>	\$ 10,000	Per occurrence
<b>Waiting period before coverage commences</b>	12	Hours

#### SECTION I – ADDITIONAL COVERAGES:

## ENDORSEMENT – PROPERTY ENHANCEMENT

**A. Newly Acquired or Constructed Property** – The Building and Personal Property Coverage Form is amended as follows:

1. Paragraph A., Coverage – Item 5., Coverage Extensions – Paragraph a., Newly Acquired or Constructed Property, subparagraph (1), the last paragraph after (ii) is entirely deleted and replaced with the following:

The most we will pay for loss or damage under Newly Acquired or Constructed Property Extension of Coverage is the amount shown in the Schedule above.

2. Paragraph A., Coverage – Item 5., Coverage Extensions – Paragraph a., Newly Acquired or Constructed Property subparagraph (3) Period of Coverage, (b) is entirely deleted and replaced by the following:

**(b)** One hundred and eighty (180) days expire after you acquire the property or begin construction of that part of the building that would qualify as Covered Property; or

**B. Personal Effects and Property of Others** – The Building and Personal Property Coverage Form, A., Coverage – Item 5., Coverage Extensions, paragraph b., Personal Effects and Property of Others, the last paragraph is entirely deleted and replaced with the following:

The most we will pay for loss or damage under this Extension is the amount shown in the Schedule per occurrence at each described premises. Our payment for loss of or damage to personal property of others will only be for the account of the owner of the property.

**C. “Fine Arts” Coverage:**

1. **Insuring Agreement** – We will cover “fine arts” at a described premises for physical loss or damage directly caused by a Covered Cause of Loss.
2. **Additional Exclusion – “Fine Arts” Coverage** – In addition to all the exclusions and limitations contained in the applicable Causes of Loss Form and the Building and Personal Property Coverage Form the following additional exclusion applies:  
  
We will not cover physical loss or damage caused by repair, restoration, or retouching of “fine arts”.
3. **Limit of Insurance** – The amount shown in the Schedule for each “fine art” is the most we will pay for the loss of or damage to any one “fine art” item. The amount shown in the Schedule as per occurrence is the most we will pay in any one occurrence for all loss or damage to all “fine art”.
4. **Valuation** – “Fine arts” will be valued based on their “market value” at the time of the loss or damage.

**D. Valuable Papers and Records** – The Building and Personal Property Coverage Form, A., Coverage., Item 5., Coverage Extensions, paragraph c., Valuable Papers and Records Other Than Electronic Data, subparagraph (4) is entirely deleted and replaced with the following:

**(4)** Under this Extension, the most we will pay to replace or restore the lost information is the amount shown in the Schedule at each described premises. Such amount is additional insurance. We will also pay for the cost of blank material for reproducing the records (whether or not duplicates exist), and (when there is a duplicate) for the cost of labor to transcribe or copy the records. The costs of blank material and labor are subject to the applicable Limit of Insurance on Your Business Personal Property and therefore coverage of such costs is not additional insurance.

**E. Personal Property Off-Premises** – The Building and Personal Property Coverage Form, A., Coverage – Item 5., Coverage Extensions, paragraph d., Property Off-premises, subparagraph (3) is entirely deleted and replaced with the following:

**(3)** The most we will pay for loss or damage under this Extension is the amount shown in the Schedule of this endorsement.

**F. Outdoor Property** – The Building and Personal Property Coverage Form, A., Coverage – Item 5., Coverage Extensions, paragraph e., Outdoor Property, the last paragraph is entirely deleted and replaced by the following:



## ENDORSEMENT – PROPERTY ENHANCEMENT

The most we will pay for loss or damage under this Extension is the amount shown in the Schedule of this endorsement but not more than **\$250** for any one tree, shrub or plant. These limits apply to any one occurrence, regardless of the types or number of items lost or damaged in that occurrence.

**G. “Outdoor Trees, Shrubs, Plants, or Lawns”** – We will pay for loss or damage to “outdoor trees, shrubs, plants, or lawns” at a described premises for physical loss or damage directly caused by:

1. Fire;
2. Lightning;
3. Explosion;
4. Riot or civil commotion; or
5. Aircraft

up to the amount shown in the Schedule as Limit of Insurance – Outdoor Trees, Shrubs, Plants, and Lawns per premises and not more than **\$250** for any one tree, shrub, plant, or lawn.

If wind causes a loss to Covered Property, we will also pay for the expenses you incur at each described premises to remove debris of uncovered property that is blown onto your described premises by wind and to remove debris of “outdoor trees, shrubs, plants, or lawns” damaged by wind. We will not pay more for this portion of the Additional Coverage than the Limit of Insurance shown in the Building and Personal Property Coverage Form for Debris Removal.

**H. Electronic Data** – Building and Personal Property Coverage Form Item A., Coverages, 4., Additional Coverages, paragraph f., Electronic Data, subparagraph (4) is entirely deleted and replaced by the following:

(4) The most we will pay under this Additional Coverage, Electronic Data, is the amount shown in the Schedule of this endorsement for all loss or damage sustained in any one occurrence.

**I. Accounts Receivable Coverage (Revenue Loss)** – The Building and Personal Property Coverage Form – A., Coverage, paragraph 4., Additional Coverages and the applicable Causes of Loss Form are amended by adding Accounts Receivable Coverage (Revenue Loss):

**1. Insuring Agreement** – We will pay:

- a. The “money” due you that you are unable to collect from customers;
- b. Interest charges on any loan that you secure to offset your reduced cash flow;
- c. Additional collection expenses; and
- d. Other reasonable expenses you incur to reestablish your “accounts receivable records”

that result from physical loss or damage to your “accounts receivable records” at a described premises directly caused by a Covered Cause of Loss.

**2. Limit of Insurance – Accounts Receivable Coverage** – We will not pay more than the Limit of Insurance shown in the Schedule of this endorsement.

**3. Additional Exclusions – Accounts Receivable Coverage** – In addition to all of the exclusions of the Building and Personal Property Coverage Form and the applicable Causes of Loss Form, the following additional Exclusions apply to this Additional Coverage:

a. We will not pay for physical loss or damage caused by “mistake” in bookkeeping, accounting, or billing.

**b. Defects or Errors** - We will not pay for loss or damage caused by “mistake” in:

- (1) Systems programming; or
- (2) Instructions to a machine;

## ENDORSEMENT – PROPERTY ENHANCEMENT

- c. We will not pay for physical loss or damage to “accounts receivable records” in storage away from the described premises.

However, if a result of one of these excluded causes is a Covered Cause of Loss we will pay for that portion of the total loss or damage solely caused by that Covered Cause of Loss.

**4. Valuation – Accounts Receivable** – If you cannot accurately establish the amount of accounts receivable outstanding at the time of loss or damage the following method will be used:

- a. Determine the total of the average monthly amounts of accounts receivable for the twelve (12) months immediately preceding the month in which the loss or damage occurs; and
- b. Adjust that total for any normal fluctuations in the amount of accounts receivable for the month in which the loss or damage occurred or for any demonstrated variance from the average for that month.

The following will be deducted from the total amount of accounts receivable, however that amount is established:

- (1) The amount of the accounts for which there is no loss or damage;
- (2) The amount of the accounts that you are able to re-establish or collect;
- (3) An amount to allow for probable bad debts that you are normally unable to collect; and
- (4) All unearned interest and service charges.

**J. Property in of Transit** – Causes of Loss – Special Form – Item F., Additional Coverage Extensions, paragraph 1., Property in Transit, subparagraph c., is entirely deleted and replaced by the following:

- c. The most we will pay for loss or damage under this Extension is the amount shown in the Schedule of this endorsement.

**K. “Salespersons Samples”** - We will cover “salespersons samples” at any location other than a described premises, at a fair or exhibition, while in transit, or in the custody of a salesperson, for physical loss or damage directly caused by a Covered Cause of Loss. We will not pay more than the Limit of Insurance shown in the Schedule of this endorsement in any one occurrence.

**L. Fire Protective Equipment Refills** – We will pay the costs you incur to refill fire protective equipment that has been discharged:

1. Accidentally; or
2. In the course of saving or protecting Covered Property from a Covered Cause of Loss.

No limit applies to this Additional Coverage, unless a limit is shown in the Schedule of this endorsement.

**M. Professional Fees** – We will pay the reasonable expense incurred by you for professional services for auditors, accountants, architects, and engineers, except your own employees, who are necessary to prepare a statement of loss or any other exhibits required in connection with any claim covered under this Coverage Part.

The most we will pay for this additional coverage, including is the Limit of Insurance shown in the Schedule of this endorsement for Professional Fees.

**N. Spoilage Coverage – “Perishable Stock”** – We will pay for loss of or damage to Covered Property directly resulting from a Covered Cause of Loss:

1. **Covered Property – Spoilage Coverage** means “perishable stock” at the described premises owned by you or by others in your care, custody, or control.

Property Not Covered means:

- a. Property located on buildings;

## ENDORSEMENT – PROPERTY ENHANCEMENT

- b. Property in the open; or
- c. Property in vehicles.

### 2. Covered Causes of Loss – Spoilage Coverage means the following:

#### a. Breakdown or Contamination meaning:

- (1) Change in temperature or humidity resulting from mechanical breakdown or failure of refrigerating, cooling, or humidity control apparatus or equipment only while such equipment or apparatus is at the described premises; and
- (2) Contamination by the refrigerant.

- b. Power Outage meaning change in temperature or humidity resulting from complete or partial interruption of electrical power either on or off the described premises due to conditions beyond your control.

### 3. Valuation – Spoilage Coverage – Selling Price is added to the Valuation Loss Condition as follows:

We will determine the value of finished “perishable stock” in the event of loss or damage at the selling price as if no loss or damage had occurred less any discounts and expenses you otherwise would have.

### 4. Causes of Loss – Special Form paragraph B., Exclusions is entirely deleted and replaced with the following with respect to Spoilage Coverage:

#### B. Exclusions:

#### 1. Only the following Exclusions contained in paragraph B., 1., of the Causes of Loss Form are applicable to Spoilage Coverage:

- a. Earth movement;
- b. Governmental Action;
- c. Nuclear Hazard;
- d. War and Military Action; and
- e. Water.

#### 2. The following exclusions are added:

- a. The disconnection of any refrigerating, cooling, or humidity control system from the source of power.
- b. The deactivation of electrical power caused by the manipulation of any switch or other device used to control the flow of electrical power or current.
- c. The inability of an Electrical Utility Company or other power source to provide sufficient power due to:
  - (1) Lack of fuel; or
  - (2) Governmental order.
- d. The inability of a power source at the described premises to provide sufficient power due to lack of generating capacity to meet demand.
- e. Breaking of any glass that is a permanent part of any refrigerating, cooling, or humidity control unit.
- f. Equipment breakdown coverage.

#### 5. Building and Personal Property Coverage Form paragraph D., Deductible is replaced with the following:

## ENDORSEMENT – PROPERTY ENHANCEMENT

**Deductible – Spoilage Coverage** – We will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds the Deductible amount shown in the Schedule. We will then pay the amount of loss or damage in excess of the Deductible up to the Limit of Insurance shown in the Schedule. No other deductible in this Coverage Part applies to the Spoilage Coverage.

6. Building and Personal Property Coverage Form paragraph G., Optional Coverages does not apply.

**O. Ordinance or Law Coverage** – Building and Personal Property Coverage Form – Item A., Coverages, Paragraph 4., Additional Coverages, item e., Increased Cost of Construction is entirely deleted. The following is Ordinance or Law Coverage:

### **Ordinance or Law Coverage:**

1. Each Coverage – Coverage A, Coverage B and Coverage C – is provided only if that Coverage(s) is chosen by entry in the Schedule of this endorsement.
2. The Coverage(s) apply only if both paragraphs a., and b., below are satisfied and are then subject to the qualifications set forth in paragraph c.

#### **a. The ordinance or law:**

- (1) Regulates the demolition, construction or repair of buildings, or establishes zoning or land use requirements at the described premises; and
- (2) Is in force at the time of loss.

However this Additional Coverage applies only in response to the minimum requirements of the ordinance or law. Losses and costs incurred in complying with recommended actions or standards that exceed actual requirements are not covered.

- b. (1) The building sustains direct physical damage that is covered under this policy and such damage results in enforcement of the ordinance or law; or
- (2) The building sustains both direct physical damage that is covered under this policy and direct physical damage that is not covered under this policy, and the building damage in its entirety results in enforcement of the ordinance or law.
- (3) However, if the building sustains direct physical damage that is not covered under this policy, and such damage is the subject of the ordinance or law, then there is no coverage even if the building has also sustained covered direct physical damage.
- c. In the situation described in paragraph b., (2), above, we will not pay the full amount of loss otherwise payable. Instead, we will pay a proportion of such loss; meaning the proportion that the covered direct physical damage bears to the total direct physical damage.

However, if the covered direct physical damage, alone, would have resulted in enforcement of the ordinance or law, then we will pay the full amount of loss otherwise payable.

### **3. Exclusions Applying to Ordinance or Law Coverage** – We will not pay for:

- a. Enforcement of any ordinance or law which requires the demolition, repair, replacement, reconstruction, remodeling or remediation of property due to contamination by “pollutants” or due to the presence, growth, proliferation, spread or any activity of “fungus”, wet or dry rot, or bacteria; or
- b. The costs associated with the enforcement of any ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify, neutralize, or in any way respond to or assess the effects of “pollutants”, “fungus”, wet or dry rot, or bacteria.

### **4. Coverage:**

- a. **Coverage A – Coverage for Loss to the Undamaged Portion of The Building** – With respect to the building that has sustained covered direct physical damage, we will pay under Coverage A for the loss in value of the undamaged portion of the building as a consequence of enforcement of an ordinance or law that requires demolition of undamaged parts of the same building. Coverage A is included within

## ENDORSEMENT – PROPERTY ENHANCEMENT

the Limit of Insurance shown in the Declarations as applicable to the covered building. Coverage A does not increase the Limit of Insurance.

- b. Coverage B – Demolition Cost Coverage** – With respect to the building that has sustained covered direct physical damage, we will pay the cost to demolish and clear the site of undamaged parts of the same building, as a consequence of enforcement of an ordinance or law that requires demolition of such undamaged property. The Coinsurance Additional Condition does not apply to Demolition Cost Coverage.

**c. Coverage C – Increased Cost of Construction Coverage:**

- (1) With respect to the building that has sustained covered direct physical damage, we will pay the increased cost to:

- (a) Repair or reconstruct damaged portions of that building; and/or
- (b) Reconstruct or remodel undamaged portions of that building, whether or not demolition is required;

when the increased cost is a consequence of enforcement of the minimum requirements of the ordinance or law.

However:

- (a) This coverage applies only if the restored or remodeled property is intended for similar occupancy as the current property, unless such occupancy is not permitted by zoning or land use ordinance or law.
- (b) We will not pay for the increased cost of construction if the building is not repaired, reconstructed or remodeled.

The Coinsurance Additional Condition does not apply to Increased Cost of Construction Coverage.

- (2) When a building is damaged or destroyed and Coverage C applies to that building in accordance with paragraph c., (1) above, coverage for the increased cost of construction also applies to repair or reconstruction of the following, subject to the same conditions stated in paragraph c., (1):

- (a) The cost of excavations, grading, backfilling, and filling;
- (b) Foundation of the building;
- (c) Pilings; and
- (d) Underground pipes, flues, and drains.

The items listed in paragraph (2)(a) through (d) above are deleted from Property Not Covered, but only with respect to the coverage described in this paragraph c., (2).

### 5. Loss Payment:

- a. All following loss payment provisions, paragraphs b., through d., are subject to the apportionment procedures set forth in paragraph 2., c., above of this endorsement.
- b. When there is a loss in value of an undamaged portion of a building to which Coverage A applies, the loss payment for that building, including damaged and undamaged portions, will be determined as follows:
  - (1) If the Replacement Cost Coverage Option applies and the property is being repaired or replaced, on the same or another premises, we will not pay more than the lesser of:
    - (a) The amount you would actually spend to repair, rebuild or reconstruct the building, but not for more than the amount it would cost to restore the building on the same premises and to the same height, floor area, style, and comparable quality of the original property insured; or

## ENDORSEMENT – PROPERTY ENHANCEMENT

- (b) The Limit of Insurance shown in the Declarations as applicable to the covered building.
  - (2) If the Replacement Cost Coverage Option applies and the property is not repaired or replaced, or if the Replacement Cost Coverage Option does not apply, we will not pay more than the lesser of:
    - (a) The actual cash value of the building at the time of loss; or
    - (b) The Limit of Insurance shown in the Declarations as applicable to the covered building.
  - c. Loss payment under Coverage B – Demolition Cost Coverage will be determined as follows:  
We will not pay more than the lesser of the following:
    - (1) The amount you actually spend to demolish and clear the site of the described premises; or
    - (2) The applicable Limit of Insurance shown for Coverage B in the Schedule of this endorsement.
  - d. Loss payment under Coverage C – Increased Cost of Construction Coverage will be determined as follows:
    - (1) We will not pay under Coverage C:
      - (a) Until the property is actually repaired or replaced, at the same or another premises; and
      - (b) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage, not to exceed two (2) years. We may extend this period in writing during the two (2) years.
    - (2) If the building is repaired or replaced at the same premises, or if you elect to rebuild at another premises, the most we will pay under Coverage C is the lesser of:
      - (a) The increased cost of construction at the same premises; or
      - (b) The applicable Limit of Insurance shown for Coverage C in the Schedule of this endorsement.
    - (3) If the ordinance or law requires relocation to another premises, the most we will pay under Coverage C is the lesser of:
      - (a) The increased cost of construction at the new premises; or
      - (b) The applicable Limit of Insurance shown for Coverage C in the Schedule of this endorsement.
- 6. The terms of this Additional Coverage apply separately to each building to which this endorsement applies.
- 7. **Additional Exclusions** – Under this endorsement we will not pay for loss due to any ordinance or law which:
  - a. You were required to comply with before the loss, even if the building was undamaged; and
  - b. You failed to comply with.
- P. **Indoor and Outdoor Signs** – Building and Personal Property Coverage Form – C., Limits of Insurance, the second paragraph is entirely deleted and replaced by the following:

The most we will pay for loss or damage to signs, whether or not the sign is attached to a building, or is located inside any building or structure is the amount shown in the Schedule of this endorsement per sign in any one occurrence.
- Q. **Off-Premises Service Interruption** – If the Business Income Coverage Form is attached to this Coverage Part and for those described premises for which a Limit of Insurance is shown for Business Income, the following Additional Coverage is added:

**Off-Premises Service Interruption Coverage** – We will pay for the actual loss of business income as determined by the Business Income Coverage Form, provided such loss was directly caused by the

## ENDORSEMENT – PROPERTY ENHANCEMENT

interruption of off-premises service, up to the applicable Limit of Insurance shown in the Schedule of this endorsement. The interruption must result from physical loss or damage directly caused by a Covered Cause of Loss to property:

1. Located away from the described premises; and
2. Used to provide one of more of the services listed below to the described premises:
  - a. Electricity;
  - b. Steam;
  - c. Heat or air-conditioning;
  - d. Telephone services;
  - e. Natural gas; or
  - f. Water and sewer services.

**WAITING PERIOD:** We will not pay for the actual loss of business income you incur during the first twelve (12) normal business hours immediately following the physical loss or damage.

**SECTION II – DEFINITIONS** – In addition to the definitions of the Coverage Part the following definitions apply to this endorsement:

- A. “Accounts receivable records”** means accounting records you use to control and/or document the collection of money due from your customers regardless of what material it is inscribed, printed, written, or recorded upon.
- B. “Fine arts”** means paintings, etchings, pictures, tapestries, and other bona fide works of art or rarity, historical value, or artistic merit such as valuable rugs, statuary, marbles, bronzes, antiques, furniture, rare books, antique silver, manuscripts, porcelains, rare glass, articles of virtue, and bric-a-brac.
- C. “Market value”** means the price the property will realize if offered for sale in a fair market on the date of the loss or damage.
- D. “Mistake”** means an act or decision, whether or not negligent, including the failure to act or decide, of any person, group, organization, or governmental body which creates or allows a result that is unexpected, inadequate, defective, faulty, or otherwise unfit for the intended purpose.
- E. “Money”** means:
1. Currency, coins, bullion, or bank notes, in current use and having a face value; and
  2. Travelers’ checks, register checks, food stamps, and money orders held for sale to the public.
- F. “Outdoor trees, shrubs, plants, or lawns”** means outdoor trees, shrubs, plants, or lawns you own.
- G. “Perishable stock”** means personal property:
1. Maintained under controlled conditions for its preservation; and
  2. Susceptible to loss or damage if the controlled conditions change.
- H. “Salespersons samples”** means your business personal property in the custody of one or more of your salespersons and used only for sample purposes.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.

## ENDORSEMENT – RENTAL REIMBURSEMENT COVERAGE

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement changes coverage provided by the following:

### COMMERCIAL PROPERTY COVERAGE PART

#### SCHEDULE:

Description of Covered Property:	Limit of Insurance:		How Limits Apply:
	\$		Per day
	\$		Per Loss

**A. Rental Reimbursement Coverage** – When a Limit of Insurance for Rental Reimbursement is shown in the Schedule with a description of the Covered Property:

1. We will pay you the actual rental expenses up to the Limit of Insurance shown in the Schedule for renting equipment when all of the following apply:
  - a. You have a Covered Cause of Loss to Covered Property;
  - b. The lost or damaged Covered Property is necessary to continue as much as possible the normal operations of work or process; and
  - c. You do not have the equivalent idle Covered Property available.
2. Payment is limited to expense incurred during the period commencing seventy-two (72) hours after the Covered Cause of Loss occurs and ending when the Covered Property has been:
  - a. Replaced;
  - b. Restored to service; or
  - c. Is no longer neededwhichever occurs first. Our payment will not be limited by the expiration date of this policy.
3. You and we agree the Covered Property involved in the Covered Cause of Loss will be repaired promptly.
4. **Covered Property** – The Covered Property described in the applicable Coverage Part.
5. **Covered Causes of Loss** – The Covered Causes of Loss described in the applicable Coverage Part.
6. **Limits of Insurance** – The Schedule shows the Limit of Insurance for Rental Reimbursement as applying per day and per any one loss.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.



## ENDORSEMENT – GUIDED EVENT CANCELLATION COVERAGE

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided by the following:

COMMERCIAL PROPERTY COVERAGE PART

### SCHEDULE:

Guided Event Cancellation – Civil Authority:		
Premises Description:	Limit of Insurance:	
	\$	25,000 per "event cancellation"
	\$	50,000 annual aggregate all "event cancellations"
		Deductible Amount Seventy-two (72) hours

(Information required for completing the Schedule above, if not entered in the Schedule will be found in the Declarations as applicable to this endorsement.)

**A. SECTION I** – Business Income Coverage Form, Extra Expense Coverage Form, or Business Income and Extra Expense Coverage Form are amended by adding the following Additional Coverage:

**Additional Coverage – “Guided Event” Cancellation Business Interruption / Extra Expense Reimbursement** – We will pay up to the limit of insurance shown in the Schedule above, after the application of any applicable Deductible Amount, for “guided event” “event cancellation”.

If a replacement site is secured, prepaid funds are refunded, and / or your contract with your client is honored, this Additional Coverage does not apply.

**B. Limit of Insurance and Deductible Amount – Additional Coverage:**

**1. Limits of Insurance:**

- a. The Annual Aggregate Limit shown in the Schedule above is the most we will pay you for all “event cancellation(s)” occurring during any one twelve (12) month policy period.
- b. Subject to paragraph a, above the per “event cancellation” limit of insurance shown in the Schedule above is the most we will pay for “event cancellation” for any one event.

**2. Deductible Amount** – Before we will pay any amount for “event cancellation” there must first be tolled the number of hours shown in the Schedule after civil authority prohibits access to the described premises in the Schedule. Once that period of time has run we will then pay up to the limits described in paragraph 1, above.

**C. SECTION IV** – Definitions – The following definitions are added:

1. **“Event cancellation”** means your loss of Business Income or Extra Expense incurred due to the necessary suspension or delay in the start or completion of your “guided event” when civil authority prohibits access to the described premises, shown in the Schedule above due to property damage directly caused by any “limited specified cause of loss”.
2. **“Guided event”** means any hunting and / or fishing activity being conducted by you on behalf of your clients, under contract, at any described premises shown in the Schedule which is not owned or occupied by you.
3. **“Limited specified cause of loss”** means one or more of the following perils causes damage to the described premises shown in the Schedule above:
  - a. Fire;
  - b. Lightning;
  - c. Smoke; or

## **ENDORSEMENT – GUIDED EVENT CANCELLATION COVERAGE**

- d. Windstorm.** For the purposes of this Additional Coverage windstorm means wind, wind driven rain, hail, or sleet of sufficient velocity as to cause damage to buildings or structures on the described premises

which causes Civil Authority to prohibit access to the described premises.

THIS ENDORSEMENT MUST BE ATTACHED TO A CHANGE ENDORSEMENT WHEN ISSUED AFTER THE POLICY IS WRITTEN.



PRODUCER:

A Berkley Company

Domicile Office: Corporation Trust Center, 1209 Orange Street, Wilmington DE 19801

Main Administrative Office: 475 Steamboat Road, Greenwich, CT 06830

Underwriting Office: 215 Shuman Boulevard, Suite 200, Naperville, IL 60563-8495 Telephone: (800) 343-0592

## COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS PAGE

POLICY NUMBER: EFFECTIVE DATE \_\_\_\_/\_\_\_\_/\_\_\_\_ ☐ "X" If Supplemental  
Declarations Is Attached

NAMED INSURED

### DESCRIPTION OF PREMISES

Premises	Building	
Number	Number	Location, Construction, and Occupancy

### COVERAGES PROVIDED

Insurance At The Described Premises Applies Only For Coverages For Which A Limit Of  
Insurance Is Shown

Premises	Building				
Number	Number	Coverage	Limits of Insurance	Covered Causes of Loss	Coinsurance* Rates

\*If Extra Expense Coverage, Limits On Loss Payment

### OPTIONAL COVERAGES

Applicable Only When Entries Are Made In The Schedule Below

Premises	Building	Agreed Value			Replacement Cost (X)		
Number	Number	Expiration Date	Coverage	Amount	Building	Personal Property	Including "Stock"

Inflation Guard (%)

Building Personal Property

\*Monthly Limit Of

Indemnity (Fraction)

Maximum Period

Of Indemnity (X)

\*Extended Period

Of Indemnity (Days)

\*Applies to Business Income Only

**MORTGAGEHOLDERS:**

Premises Number	Building Number	Mortgageholder Name And Mailing Address
--------------------	--------------------	---

**DEDUCTIBLE**

**\$500.**                      **Exceptions:**

**FORMS APPLICABLE:**

To All Coverages:  
Number and Edition:              Form or Endorsement Description

To Specific Premises/Coverages:

Premises Number	Building Number	Coverages	Form Number and Description
--------------------	--------------------	-----------	-----------------------------



PRODUCER:

A Berkley Insurance Company

Domicile Office: Corporation Trust Center, 1209 Orange Street, Wilmington DE 19801

Main Administrative Office: 475 Steamboat Road, Greenwich, CT 06830

Underwriting Office: 215 Shuman Boulevard, Suite 200, Naperville, IL 60563-8495 Telephone: (800) 343-0592

## COMMERCIAL PROPERTY POLICY DECLARATIONS

POLICY NUMBER:

PRIOR POLICY NUMBER:

NAMED INSURED:

MAILING ADDRESS:

POLICY PERIOD: From: To:  
at 12:01 AM Standard Time at your mailing address shown above.

**IN RETURN FOR THE PAYMENT OF THE PREMIUM AND SUBJECT TO ALL THE TERMS OF THIS POLICY WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.**

### DESCRIPTION OF PREMISES:

Premises	Building	
Number	Number	Address, Construction, and Occupancy

**COVERAGES PROVIDED** – Insurance at the described premises applies only for coverages for which a limit of insurance is shown

Premises	Building		Limit of	Covered		
Number	Number	Coverage	Insurance	Causes of Loss	Coinsurance*	Rates

\*If extra expense coverage, limits on loss payment.

**OPTIONAL COVERAGES** – Applicable only when entries are made in the schedule below:

			Agreed Value		Replacement Cost (X)		
Premises	Building						
Number	Number	Expiration Date	Coverage	Amount	Building	Personal Property	Including "Stock"

**OPTIONAL COVERAGES** (Continued) – Applicable only when entries are made in the schedule below:

Inflation Guard (%)	Monthly Limit of Indemnity (Fraction)*	Maximum Period of Indemnity (X)*	*Extended Period of Indemnity (Days)
---------------------	--	----------------------------------	--------------------------------------

\*Applies to business income coverage only.

**MORTGAGE HOLDERS:**

Premises Number	Building Number	Mortgage Holder Name and Mailing Address
-----------------	-----------------	--

**DEDUCTIBLE:**

\$500. Exceptions:

**FORMS APPLICABLE** (Include form numbers and description) **To All Coverages:**

Form Number and Edition Date:      Description of Form or Endorsement:

**To Specific Premises/Coverages:**

Premises Number	Building Number	Coverages	Form Number

In witness whereof, StarNet Insurance Company has caused this policy to be signed by its President and Secretary.

Secretary

President

# COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS

POLICY NO.

COMPANY

NAMED INSURED

## DESCRIPTION OF PREMISES:

Premises Building  
Number Number Location, Construction And Occupancy

## COVERAGES PROVIDED

Premises Number	Building Number	Coverage	Limit Of Insurance	Covered Causes Of Loss	Coinsurance*	Rates
--------------------	--------------------	----------	-----------------------	---------------------------	--------------	-------

\*If Extra Expense Coverage, Limits On Loss Payment

## OPTIONAL COVERAGES

Premises Building	Agreed Value		Replacement Cost (X)			
Number Number	Expiration Date	Coverage	Amount	Building	Personal Property	Including "Stock"

Inflation Guard (%)	*Monthly Limit of	Maximum Period	*Extended Period
Building Personal Property.	Indemnity (Fraction)	Of Indemnity (X)	Of Indemnity (Days)

\*Applies To Business Income Only

## MORTGAGEHOLDERS

Premises Building	Mortgageholder Name And Mailing Address
Number Number	

## FORMS APPLICABLE TO SPECIFIC PREMISES/COVERAGES

Premises Building	Coverages	Form Number
Number Number		

<i>SERFF Tracking Number:</i>	<i>BEUW-125791580</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>StarNet Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>AR-OSP-CP-FM-2008-01</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Outdoor Specialty Program</i>		
<i>Project Name/Number:</i>	<i>Outdoor Specialty Program - Initial Filing/AR-OSP-CP-FM-2008-01</i>		

## Rate Information

Rate data does NOT apply to filing.



SERFF Tracking Number:	BEUW-125791580	State:	Arkansas
Filing Company:	StarNet Insurance Company	State Tracking Number:	EFT \$50
Company Tracking Number:	AR-OSP-CP-FM-2008-01		
TOI:	01.0 Property	Sub-TOI:	01.0001 Commercial Property (Fire and Allied Lines)
Product Name:	Outdoor Specialty Program		
Project Name/Number:	Outdoor Specialty Program - Initial Filing/AR-OSP-CP-FM-2008-01		

## Supporting Document Schedules

<b>Satisfied -Name:</b>	Uniform Transmittal Document-Property & Casualty	<b>Review Status:</b>	Approved	09/03/2008
<b>Comments:</b>				
<b>Attachments:</b>				
	AR P&C Transmittal Document.pdf			
	AR Form Filing Schedule.pdf			

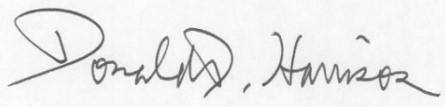
## Property &amp; Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b>	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

<b>3. Group Name</b>	W.R.Berkley Corporation				<b>Group NAIC #</b>	098
<b>4. Company Name(s)</b>	<b>Domicile</b>	<b>NAIC #</b>	<b>FEIN #</b>	<b>State #</b>		
StarNet Insurance Company	DE	40045	22-3590451	31778		

<b>5. Company Tracking Number</b>	AR-OSP-CP-FM-2008-01
-----------------------------------	----------------------

## Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

<b>6. Name and address</b>	<b>Title</b>	<b>Telephone #s</b>	<b>FAX #</b>	<b>e-mail</b>
Donald Harrison 215 Shuman Blvd., Suite 200 Naperville, IL 60563	Manager of Regulatory Filing and Support	630.210.0351 800.343.0592	630.210.0377	dharrison@bupllc.com
<b>7. Signature of authorized filer</b>				
<b>8. Please print name of authorized filer</b>	Donald Harrison			

## Filing information (see General Instructions for descriptions of these fields)

<b>9. Type of Insurance (TOI)</b>	01.0 Property
<b>10. Sub-Type of Insurance (Sub-TOI)</b>	01.0001 Commercial Property (Fire and Allied Lines)
<b>11. State Specific Product code(s)(if applicable)[See State Specific Requirements]</b>	
<b>12. Company Program Title (Marketing title)</b>	Outdoor Specialty Program
<b>13. Filing Type</b>	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
<b>14. Effective Date(s) Requested</b>	New:   Upon approval   Renewal:   n/a – New Program
<b>15. Reference Filing?</b>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
<b>16. Reference Organization (if applicable)</b>	ISO
<b>17. Reference Organization # &amp; Title</b>	Varied for implementation of full line on new Program
<b>18. Company's Date of Filing</b>	8-29-08
<b>19. Status of filing in domicile</b>	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

## Property & Casualty Transmittal Document—

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	AR-OSP-CP-FM-2008-01
------------	--	----------------------

<b>21.</b>	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
------------	--

StarNet Insurance Company is introducing a new Program which will provide coverage for exposures associated with Guide and Outfitter operations. In addition to Guide and Outfitters, this Program will also cover Rod and Gun Clubs, Target Ranges, Hunting Preserves, and other associated exposures.

The forms consist of company developed declaration pages to be used in conjunction with the Insurance Services Office (ISO) forms portfolio. We are hereby adopting by reference, all ISO policy forms, endorsements and related forms currently approved for use in your state for this line of business that have been filed by ISO. Additionally, the company developed declaration pages are being submitted as a part of this filing package for your review and approval along with any company-specific, proprietary endorsements.

This is a program-specific filing ("Outdoor Specialty Program") based on the material being adopted and submitted at this time. We will not be automatically adopting future ISO filings of forms and therefore, we will ask ISO to add this Program to their "exception report" effective with your approval of this filing to override filing authorization in the future.

We respectfully request an effective date upon your approval. Under the filing laws of your state for this line of business, it has been determined that the rate/rule portion of the filing is a desk filing and will be handled as such with an even effective date to match your acknowledgement/approval of this submission.

Please note that this filing is mutually exclusive to all other Programs filed and approved on behalf of StarNet Insurance Company. All other filed and approved Programs for StarNet Insurance Company remain of file without change.

Please contact me directly if you have any questions regarding this submission. Thank you.

<b>22.</b>	<b>Filing Fees</b> (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<div style="margin-bottom: 20px;"> <b>Check #: n/a - EFT</b>  <b>Amount: \$50.00</b> </div> <p>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p>	

**\*\*\*Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

**FORM FILING SCHEDULE**(This form must be provided **ONLY** when making a filing that includes forms)(Do **not** refer to the body of the filing for the forms listing, unless allowed by state.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	AR-OSP-CP-FM-2008-01
<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> (Company tracking number of rate/rule filing, if applicable)	AR-OSP-CP-RARU-2008-01 (desk)

<b>3.</b>	<b>Form Name /Description/Synopsis</b>	<b>Form # Include edition date</b>	<b>Replacement Or withdrawn?</b>	<b>If replacement, give form # it replaces</b>	<b>Previous state filing number, if required by state</b>
01	ENDORSEMENT – EQUIPMENT BREAKDOWN COVERAGE	CP 75 21 06 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	ENDORSEMENT – PROPERTY ENHANCEMENT	CP 75 22 07 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03	ENDORSEMENT – RENTAL REIMBURSEMENT COVERAGE	CP 75 34 06 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04	ENDORSEMENT – GUIDED EVENT CANCELLATION COVERAGE	CP 75 43 06 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05	COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS PAGE	CP DS 77 03 05 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06	COMMERCIAL PROPERTY POLICY DECLARATIONS	CP DS 77 06 08 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07	COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS	CP DS 77 11 06 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1